

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/2/11 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gagandeep S Lakhmna
1711 Christian Street
Philadelphia, PA 19146

Case Number:
11-10791-mdc

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-9731

Attorney for Debtor(s) (name and address):

MAUREEN P. STEADY
12000 Lincoln Drive West
Suite 208
Marlton, NJ 08053
Telephone number: (856) 396-0540

Bankruptcy Trustee (name and address):

ARTHUR P. LIEBERSOHN
Arthur P. Liebersohn, Trustee
924 Cherry Street
Fourth Floor
Philadelphia, PA 19107
Telephone number: (215) 922-7990

Meeting of Creditors

Date: **March 2, 2011**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/1/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

900 Market Street
Suite 400
Philadelphia, PA 19107
Telephone number: (215)408-2800

For the Court:

Clerk of the Bankruptcy Court:
Timothy B McGrath

Hours Open: Monday – Friday 8:30 AM – 5:00 PM

Date: 2/4/11

EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8)or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

Certificate of Service Page 4 of 5

CERTIFICATE OF NOTICE

District/off: 0313-2
Case: 11-10791

User: Lisa
Form ID: 186NEW

Page 1 of 2
Total Noticed: 36

Date Rcvd: Feb 04, 2011

The following entities were noticed by first class mail on Feb 06, 2011.

db +Gagandeep S Lakhma, 1711 Christian Street, Philadelphia, PA 19146-1907
aty +MAUREEN P. STEADY, 12000 Lincoln Drive West, Suite 208, Marlton, NJ 08053-3404
smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
Philadelphia, PA 19106-4404
ust +United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
Philadelphia, PA 19107-4405
12283750 +101 Walnut, LLC, 600 N. 3rd Street, Philadelphia, PA 19123-2902
12283751 +1st Priority, 2 West Liberty Blvd, Suite 104, Malvern, PA 19355-1435
12283753 +Accredited Home Lender, Attention: Bankruptcy, 9915 Mira Mesa Suite 100,
San Diego, CA 92131-7002
12283754 +Afnl, Po Box 3097, Bloomington, IL 61702-3097
12283755 +Aig Federal Savings Ba, 600 King St, Wilmington, DE 19801-3712
12283770 +American & Brown, LLC, 600 N 3rd Street, Philadelphia, PA 19123-2902
12283771 +Americredit, Po Box 181145, Arlington, TX 76096-1145
12283772 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
12283776 +Carsen Estates, LLC, 600 N. 3rd Street, Philadelphia, PA 19123-2902
12283777 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009
12283778 +Chase Manhattan Mtge, 3415 Vision Dr, Columbus, OH 43219-6009
12283785 +Huntingdon Valley Bank, 2617 Huntingdon Pike, Huntingdon Valley, PA 19006-5199
12283787 +Jaspreet Lakhma, 1018 Sector 36 A, Chandigarh FC 160036, India
12283788 +Land Rover, 25 Braintree Hill Park S, Braintree, MA 02184-8702
12283790 +NE Corner of American and Brown, LLC, 600 N. 3rd Street, Philadelphia, PA 19123-2902
12283789 +Nco Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
12283791 +Pentagroup Financial, 5959 Corporate Dr Ste 14, Houston, TX 77036-2302
12283792 +Phil McFillin, Jr., 600 N. 3rd Street, Philadelphia, PA 19123-2902
12283793 +Phil McFillin, Sr., 600 N. 3rd Street, Philadelphia, PA 19123-2902
12283794 +Pnc Bank, Po Box 8310, Philadelphia, PA 19101
12283797 +Premier Financial Svc, 47 Sherman Hill Rd, Woodbury, CT 06798-3649
12283799 +Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747
12283800 +Wyrhsr Mtg, 3815 South West Temple, Salt Lake City, UT 84115-4412

The following entities were noticed by electronic transmission on Feb 05, 2011.

tr +E-mail/Text: arthurliebersohn@comcast.net ARTHUR P. LIEBERSOHN,
Arthur P. Liebersohn, Trustee, 924 Cherry Street, Fourth Floor,
Philadelphia, PA 19107-2411
12283773 +EDI: BANKAMER2.COM Feb 04 2011 21:18:00 Bank Of America, Po Box 17054,
Wilmington, DE 19850-7054
12283774 +EDI: TSYS2.COM Feb 04 2011 21:18:00 Barclays Bank Delaware,
Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
12283775 +EDI: AIS.COM Feb 04 2011 21:18:00 Capital One, N.a., C/O American Infosource,
Po Box 54529, Oklahoma City, OK 73154-1529
12283779 +EDI: CHASE.COM Feb 04 2011 21:18:00 Chase-mnhn, Po Box 901039, Fort Worth, TX 76101-2039
12283784 +E-mail/Text: bankruptcy.notices@hdfsi.com Harley Davidson Financial,
Attn: Bankruptcy, Po Box 21850, Carson City, NV 89721-1850
12283786 EDI: IRS.COM Feb 04 2011 21:18:00 Internal Revenue Service, Cincinnati, OH 45999-0039
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12283752 626 North 5th Street Associates, LP
12283756 Allied 101, LLC
12283757 Allied 112, LP
12283758 Allied 1122, GP, LLC
12283759 Allied 1122, LP
12283760 Allied Development, LLC
12283761 Allied Finance, LLC
12283762 Allied Holdings, LLC
12283763 Allied Petroleum Ventures, Inc.
12283764 Allied Preet Management, LLC
12283765 Allied Preet New Street, LLC
12283766 Allied Preet Properties
12283767 Allied Properties Orianna Street, LLC
12283768 Allied Snug Harbor, GP, LLC
12283769 Allied Snug Harbor, LP
12283782 CREI, LLC
12283781 Creative Construction Manager, LLC
12283783 Egg Harbor Gas Bar, Inc.
12283795 Preet Allied American Street, GP, LP
12283796 Preet Allied American Street, LP
12283798 Wash and Smoke, Inc.
12283780 ##+CNO, LLC, 600 N. 3rd Street, Philadelphia, PA 19123-2902

TOTALS: 21, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0313-2
Case: 11-10791

User: Lisa
Form ID: 186NEW

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Total Noticed: 36

Date Rcvd: Feb 04, 2011

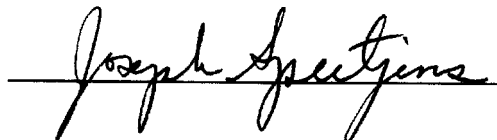
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 06, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.